

## Why Berkley Human Services?

### About Berkley Human Services

Berkley Human Services is the W. R. Berkley Corporation operating unit devoted to Human Services Organizations. Our insurance policies are written through our Berkley affiliates, each of which is rated A+ (Superior) by A.M. Best Company with a Financial Category of XV.

We offer property and casualty coverages designed for the unique operational aspects of social service organizations. Our Human Services Program dates back to 1989, and has continuously evolved to meet the unique needs of the market we serve. We insure both nonprofit and for-profit social service organizations, such as sheltered workshops, group homes, senior citizen centers, senior independent living, counseling services, YMCAs, YWCAs, and Boys & Girls Clubs.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

### Overview

- Berkley Human Services is a member company of W. R. Berkley Corporation
- Policies issued through affiliates of W. R. Berkley Corporation each of which is rated A+ (Superior) by A.M. Best Company
- Specialized carrier with consistent mission in serving the Human Services community since 1989
- Berkley Human Services provides insurance coverage and services to nonprofit and for-profit social service organizations
- Coverage options including: General Liability, Property, Commercial Auto, Abuse or Molestation, Professional Liability, Identity Recovery and Data Compromise, Employee Benefits Liability, and Excess Liability
- Flat structure with access to Senior Management- not a call center approach
- Admitted insurer in 50 states and the District of Columbia
- Headquartered in Minneapolis, MN with regional offices in Petaluma, CA and Glen Allen, VA

### Underwriting

- Dedicated underwriting staff that focuses exclusively on Human Services
- Focused on developing new products and services specifically to meet the needs of Human Services clients
- Committed to a broad range of social services organizations
- Underwriting staff has an average of 10 years of experience serving the Human Services community
- Assigned underwriter, not a pool
- Access to senior underwriting staff
- Underwriters are production oriented and work directly with Agents - you deal directly with the decision makers and not middlemen

### Claims

- Dedicated, experienced, multi-jurisdictional claims resolution specialists that pride themselves with providing superior customer service
- Experienced in handling the complex claims that are specific to the Human Services industry
- Complicated losses addressed through highly skilled resource network
- Coordinated responses to help protect assets and reputations
- Managed processes to assist with cost containment

### Risk Control

- Risk Control consultants focused solely on Human Services to assist in addressing your exposures
- Focused on repeating, emerging and unique exposures
- Our Virtual Risk Management Classroom is available to all Berkley Human Services policyholders - offerings include courses on Employee Screening practices, Child Protection, and Safe Driving
- Discounted comprehensive employee background checks through Intellicorp
- Sample policies and program guides to help strengthen your existing Risk Management Programs
- Published materials to address common risks and concerns